

**DECLARATION, POWER OF ATTORNEY, AND CORRESPONDENCE ADDRESS**

**Declaration:**

As the below-named inventor, I hereby declare that:

1. My residence, post office address, and citizenship are as stated next to my name below.
2. I believe I am the original, first and only inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**SYSTEM AND METHOD FOR COMMINGLED REMITTANCE PAYMENT  
PROCESSING**

the specification of which is submitted herewith.

3. I do not know and do not believe that this invention was ever known or used in the United States of America before my invention thereof or patented or described in any printed publication in any country before my invention thereof or more than one year prior to this application, or in public use or on sale in the United States of America for more than one year prior to this application; that this invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me, by my legal representative(s), or by my assign(s) more than six months prior to this application; that no application for patent or inventor's certificate on this invention has been filed by me, by my legal representative(s), or by my assign(s) in any country foreign to the United States of America; and that no foreign filing has been made which is contrary to Title 35, United States Code, Section 184.

4. I hereby state that I have reviewed and understand the content of the above-identified specification, including the claims, as amended by any amendment attached hereto.

5. I acknowledge the duty to disclose information that is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

6. I hereby claim foreign priority benefits under Title 35, United States Code, Section 119, of any foreign applications for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Applications:  
None

Priority Claimed:  
N/A

7. I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application listed below, and insofar as the subject matter of each of the claims of the application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulation, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

**Declaration, Power of Attorney, and Correspondence Address**  
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App. Serial No.:                      Filing Date:                      Status:  
None                                      N/A

**POWER OF ATTORNEY:** On behalf of my assignee, and not on my own behalf, I hereby appoint SEYFARTH SHAW, customer number 27717, and each and every member and attorney thereof and patent agent therein, including Harold V. Stotland (Reg. No. 24,492), J. Terry Stratman (Reg. No. 25,165), Alan L. Unikel (Reg. No. 24,142), George H. Gerstman (Reg. No. 22,419), Garrettson Ellis (Reg. No. 22,792), David L. Newman (Reg. No. 37,196), and Joseph R. Lanser (Reg. No. 44,860), as attorneys, with full power of substitution and revocation to prosecute this application, to make alterations and amendments therein, to receive the patent, and to transact all business in the Patent and Trademark office connected therewith.:

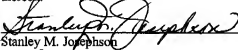
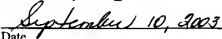
I request that all correspondence be directed to:

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Citizen of: United States of America  
Post Office address: Same as above

**DECLARATION:** I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

  
\_\_\_\_\_  
Stanley M. Josephson  
  
\_\_\_\_\_  
Date